

The complaint

Mr S is unhappy that Lloyds Bank PLC, trading as MBNA, didn't enable him to access his account via online banking or mobile banking app. Mr S also feels that he's been charged interest on his account incorrectly.

What happened

Mr S opened an MBNA credit card account online in September 2023. The account benefited from a promotional offer whereby any purchases Mr S undertook on the account in the first 60 days after opening would be interest free until April 2025.

Mr S made purchases on his MBNA account both before and after the 60-day promotional period expired. However, Mr S later raised a complaint with MBNA because he felt that he shouldn't have been charged any interest on any of the purchases he made using his account up until April 2025.

Mr S also complained that he hadn't been able to access his MBNA account online or via the mobile app because MBNA had never supplied him with a one-time passcode needed to do so. And Mr S felt that he had been unable to check his account statements, which were issued to him electronically via his online MBNA account, because of this, meaning that he hadn't been aware that he was being charged interest on his account.

MBNA responded to Mr S but didn't feel they'd done anything wrong by charging interest on his account in line with the terms of the promotional offer. Additionally, MBNA had no record of Mr S contacting them about his lack of online or mobile banking app access as they felt he reasonably should have done, if he hadn't been able to access his account statements.

However, MBNA did apologise to Mr S for incorrect information he was given when raising his complaint with them, and they paid £50 to Mr S as compensation for any trouble or upset he may have incurred as a result. Mr S wasn't satisfied with MBNA's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that MBNA had acted unfairly as Mr S contended, and so didn't uphold the complaint. Mr S remained dissatisfied, and so the matter was escalated to an ombudsman for a final decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr S feels MBNA have been charging him interest on his account incorrectly, and that his account should have benefitted from interest free purchases until April 2025. However, upon review, I feel that Mr S's belief in this regard is based on a misunderstanding on his part.

I say this because MBNA have demonstrated to my satisfaction that the promotional offer that was available when Mr S opened his account was that any purchases made in the first

60 days after opening the account would benefit from being interest free until April 2025. And MBNA have also demonstrated that no interest was charged on the purchases that Mr S made using his account during the first 60 days.

However, after the 60-day promotional period ended, Mr S continued to make purchases using his MBNA account, and these purchases did incur interest as per the standard terms and conditions of the account. Mr S may have been of the belief that this shouldn't have been the case, but as explained above, I'm satisfied that this belief was incorrect.

MBNA have provided the information about the promotional offer that was included in the credit agreement Mr S accepted when he opened the account, and I'm satisfied this clearly explained that the 0% interest offer only applied to purchases made in the first 60 days after the account was opened. As such, if Mr S did hold an incorrect understanding of the terms of the promotional offer, I don't feel that MBNA should be considered as being responsible for that misunderstanding, given the clarity of their description of the promotional offer.

Additionally, information about the interest that was accruing on his account would have been available to Mr S on his account statements. Mr S had the option to receive account statements either electronically, via his online banking or mobile app, or by post. And Mr S chose to receive statements electronically.

Mr S has said that he never had access to his MBNA account online because MBNA never sent him a passcode to enable him to gain such access. However, as the account holder, it was Mr S's responsibility to have monitored his account and to have been aware of its status, including the interest that was being charged on it. As such, if Mr S couldn't access his account statements online, then I feel the onus was on him to have contacted MBNA at the earliest opportunity and to have either gained online access or asked that his account statements be sent by post.

Mr S has told this service that he first spoke with MBNA about his account access in May 2024. But MBNA have no record of any contact from Mr S at that time, and Mr S hasn't been able to provide any phone records that would confirm those calls. Additionally, if Mr S had tried to call MBNA in May 2024, this would still have been seven months after he opened the account in September 2023 and five months after the 60-day promotional period ended.

MBNA do have record of Mr S contacting them towards the end of 2024, and Mr S has provided recordings of two calls that took place in December 2024. On these calls, Mr S explains that he is trying to update the memorable word for his MBNA account security, but had issues receiving the passcode sent by MBNA that would allow him to access his account after doing so.

Notably, on these calls, Mr S makes no reference to any historical account access issues he may have had. Indeed, the impression I got from the calls was that Mr S was aware of MBNA's account login procedures such that I felt it was likely Mr S either had previously had access to his MBNA account online or had been aware that he had online access to his account but hadn't utilised that access. And I didn't get any impression that Mr S had never had access to his MBNA account, because neither Mr S's language nor tone gave me any reasonable indication that was the case.

Accordingly, I find MBNA's position – that Mr S didn't notify them about any online account access issues before late 2024 – to be persuasive, because I feel that position is supported by MBNA's records, by the lack of contrary evidence provided by Mr S, and by my own interpretation of the phone calls that took place between Mr S and MBNA in December 2024.

As a result, I feel that if Mr S wasn't aware that interest was being charged on his MBNA

account for purchases that he made after the 60-day promotional period had ended, then this isn't something for which I feel MBNA should fairly or reasonably hold any accountability or responsibility for.

Instead, I feel that Mr S should reasonably have understood the terms of the promotional offer that applied to his account. I also feel that Mr S should fairly be considered accountable for his not having access to his MBNA account statements, because I don't feel that Mr S did what he could, and reasonably should have done, to get access to that information – such as contacting MBNA and asking for his statements to be sent to him by post.

It therefore follows that I won't be upholding this complaint or instructing MBNA to take any further or alternative action here. This is because I'm satisfied that MBNA have applied interest to Mr S's account fairly and in line with the terms of the promotional offer. Additionally, I don't feel that MBNA have acted unfairly in how they've administered Mr S's account including by sending account statements to Mr S electronically in line with Mr S's account preferences.

I realise this won't be the outcome that Mr S was wanting, but I hope that he'll understand, given all that I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 29 July 2025.

Paul Cooper
Ombudsman